

Title: Interview with Jessica Ward

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Location: Tawes Insurance Company

Interviewer(s): John Golladay and Eva Arnold

Interviewee: Jessica Ward

Introduction: Jessica Ward talks about her life living in Crisfield for part of her youth before moving to Salisbury while still returning for activities and events, and then settling in Westover and commuting into Crisfield for work for a family-owned insurance business. She talks about what she has gone through in Crisfield, from her childhood to raising her three children here, how times have changed, and how the city has changed, both for the better and worse.

[Transcription begins]

John Golladay (Golladay): So we are here on April the 1st, 2025. This is an interview being conducted by John Golladay and Eva Arnold with Ms. Jessica Ward of the Tawes Insurance Agency. We are here in a, in an office in Crisfield. So, let's get started. So, just first of all, how long have you lived here in the Crisfield area?

Jessica Ward (Ward): Born and raised. Yep, so I was born here, raised here. When I was in first grade I moved to Salisbury, so not too far away, but my grandparents have always lived in Crisfield, so I still visited weekends, holidays, like pretty much always, and now I live in Westover, right outside of Princess Anne, but still travel here every day for work and do most of my extracurricular activities here in Crisfield.

Golladay: What did your grandparents do?

Ward: So, my grandfather was a waterman, and then my grandmother was a picker for him. [inaudible] Then she was also a truck driver, hauling seafood in and out of Crisfield for him. My dad, same thing, you asked me about my grandparents. But my dad pretty much inherited the same thing. I grew up with him being a waterman. My grandfather actually built a boat named after me, Jessica Lee. My dad was also a diver, went down and you know, if any of your boats you can't pull out the water needed any kind of fixing or anything, he would go down and dive or if you got caught in something, he'll go down and dive and get it undone for you. So yep, and then my other grandmother, she's also born and raised in Crisfield but she worked at Rubberset. It's- it's now known as Sherwin-Williams. It's been around for years and her husband worked there as well. [pauses]

Eva Arnold (Arnold): So I know you said you were born and raised here. How do you think Crisfield has changed from when you were a young child to now?

Ward: So it depends on what your perspective is. Honestly, I, you know, coming from my perspective, not anything, you know, terrible. It's all about what you take Crisfield for. Like you know, that we have beautiful water, if you get out and get to use the water, go crabbing, go fishing. That's something I've done since I was a child, still do as an adult. Absolutely love it. Can't beat the sunsets here. You know, some of our businesses obviously have failed. If we ride down Main Street when I was a little girl, I can tell you, lots of restaurants like Tidy's and different things that used to be open that, you know, is no longer open and kind of if downtown's kind of falling, failing, unfortunately. But otherwise, everything that I've always loved, I still get to do. My kids are still involved in the local sports. Crisfield Little League, that's still here; it's been here since the 70s. You know, the Crab Derby. I'm sure you guys have heard about that on the news sometime. That's our national Hard Crab Derby, it's Labor Day weekend. I remember that from a child all the way, even still as an adult. We feel like kids, Labor Day Weekend, and doing it. So there, it just, it just depends on your perspective, honestly. You know, I love it here, I love our small town. I love, everybody knows everybody. We grew up, you know, knowing the majority of everyone and if you're lucky, most of them are either still here or still come back around.

Arnold: So I know you talked a lot about the water. What role do you think the waterfront or the Chesapeake Bay plays in recreation and social life?

Ward: A lot of jobs, definitely. I'd say Crisfield, I'd at least probably say 85, 90% is all around between, you know, you have Metompkin back here, which is oysters. Right behind the office, we have a ton of soft crabs where they shed them, their floats and everything. You've got your boatyard here that, you know. Also plenty of different hard crabs where they buy the hard crabs when they come in off the boats. You've got the local marinas. Again, well, there's Somers Cove Marina, but if you ride around, there's little small-town boat ramps and stuff that have been here since I was a kid, still here. Boats are still, you know, being docked there.

Arnold: Do you ever attend any community events?

Ward: Um, yes, we do. Jeyna and I both sit on a couple different boards for local communities as well. It just depends on, you know, which, you know, what- what organization it is and putting it on and what they're, what they're doing exactly. But definitely between the two of us, a fair share of it just depends, honestly. Like a, I- I still sit with the Chamber of Commerce. We're actually working on the National Hard Crab Derby I was talking about earlier that comes up on Labor Day. It's one of the things that I'm working with now. Jeyna and I both are a Lioness for we giving back to the community. We raise money, different fundraisers, give back to depends on, you know, we vote on what we give it back to. I'm trying to think what else did you, what did you ask me? There was something else I had in my mind.

Arnold: That was about it. I was going to follow up with what sorts of subjects for events you think are best attended by community members that aren't on any sort of board.

Ward: Um the, there's one Memorial Day weekend, Softshell Festival. It's been put on for years, and it was actually, I believe it was the Lions, forgive me if I'm wrong, but they- the Lions started it years ago. They still put on that event. It's very well attended. They do a Waterman's Hall of Fame and all. I've noticed a lot of out-of-towners will come for that. There's a car show that's always in July. A lot of people will come for that. And then also that National Hard Crab Derby that I talked about, that's one of the main, big biggest ones I see of the year. It's like a, it's a three day, between the pre- there's a boat docking. You watch crab races, there is crab picking, a little bit of everything spread out.

Golladay: What's the- what's the community attitude when that Hard Crab Derby comes about?

Ward: Say it one more time.

Golladay: What, how's the, what's the community like when that Hard Crab Derby comes about? How's- how's it impacted the spirit around Crisfield?

Ward: Just everybody getting to see everybody, a lot of locals. You know, being in Crisfield like we, Dana and I and a few of us here are probably very few people that're actually born, raised, and stay here. But that's the one time a year that you see like almost everybody comes back. Rather it's to visit their grandparents, aunts, uncles, friends. It's a good, it's definitely a good time to see. You see a lot people who, you know, you haven't seen in a long time. I feel like it's the community, that's one of the things we all love. Doesn't matter how old you are or how young you are. Everybody always looks forward to that.

Golladay: And what- and what exactly do you do you do during that event? [inaudible]

Ward: So, they have, so we have our local pageant. It's a Miss Crustacean. I don't know if you've ever heard of that and then she has her littles. There's Little Mister- Little Mister and Little Miss. They kick it off on Wednesday and Thursday with those pageants. On Saturday, we have her parade or it's like the whole community depending on, you know, organizations, businesses, the local bands, you know, everybody comes. After that is when they go over to- we call- we've always called it the Crab Bowl, but it's Somers Cove Marina, and that's where they have crab races, crab picking. They do a little, they usually have some concerts. And then on Sunday is our boat docking that we have down here at the end. And then they always end it with fireworks. And then throughout that, there's also rides. They have vendors and all that are down to the Crab Bowl all weekend. So you can eat, visit vendors, you know, kids can ride the rides, do activities.

Golladay: And then you also talked about being on the board of the Chamber of Commerce. What kind of events or other things do you- do you do as part of that?

Ward: So I'm only on the board for the Chamber. Jeyna is going to be a great one to talk to you- to talk to you about the whole board. Her and her father both have served the whole board as well as different events on the- on the chamber board.

Arnold: Do you think you have noticed any changes in the land, weather, water, or flooding in Crisfield since you were a child?

Ward: Um, I feel like definitely low-lying areas. You notice them more low lying. You know, when they say the people say that Crisfield sinking, I always say, "That's not true, there's no way!" but I will say the older that I get one of my favorite things to do is to ride around and look at the different things in town. Like rather it's just a memory or historical and you do notice that in certain areas where it, the water used to not come up where you would have to drive through it. You, you will now during tides.

Arnold: And how has that affected your daily life, do you think?

Ward: Just taking different routes really, other than, you know, working here and just with flood insurance and, you know, they change our regulations based off, you know, statistics of what they get or when they come down and look at it. Really that's just- just my daily personal life, that's pretty much it.

Golladay: When you go riding around Crisfield to see all the- all the sights and stuff, what are your favorite things to go and go and look around at?

Ward: The water, the sunsets, the different birds, [inaudible] the wildlife, the agriculture, like I absolutely love fishing. I love fishing, I love all of the, whether it's from land or just going out and saying, "Oh look there was a fish jumping!" You know, one of my friends lives on, actually lives on a point here in Crisfield. So when you go out to her you can actually just sit in her backyard and when the tide's going a certain way you can just see the fish jumping right out and you can see the minnows gathering where they're coming.

Golladay: What do you catch a lot of around here?

Ward: Mostly rockfish and drum, red drum, rockfish. Catfish are really big right now. They're in here. Really, it- it just depends on what time of year. Rockfish is something that pretty much comes and stays. Red drum and black drum, same thing. Catfish are really popular right now, but as it gets warmer, don't see much of them. Speckled trout is another one, but they're becoming really rare to me. We're lucky if we get to see a pretty one or one that's legal. I feel like they're definitely hard to come by.

Golladay: And do you just do catch- catch and release, or do you like, eat them?

Ward: Both, it just depends on- on the day and what we're- when we go. You know, if it's we're gonna, you know, we're planning on having dinner or but majority of the time I'd say catch and release.

Arnold: Do you think you see others prepared differently for flooding based off of maybe work or just lifestyle differences?

Ward: Old timers, no. You'll never talk them into being prepared. They're also the ones that when something happens, they're, you know, they don't want to leave unless they absolutely have to. I feel like, I say like my generation, I noticed with myself now when I hear bad storms coming, I'll get the generator and make sure that I have gas and everything. Whereas, you know, 10 years ago, before Hurricane Sandy, I wasn't ever worried about. I say 10, I guess it's been 13, but I was never worried about that kind of stuff before because, you know, high tide, [inaudible] you're like, okay, 24 hours, we're not going there, you know, we'll get back there, it's no problem, we'll prepare. But I feel like after Sandy and everything happened the way it did, just in making sure that my food is secure, we have water. But again, has to be something major, like they have to tell me like a big storm's coming, you know. And when they say that, you know, it's just gonna rain a lot, just prepare to change your route.

Golladay: Tell us about Hurricane Sandy a bit. How did your opinions and preparations for storms change as a result of that?

Ward: So Hurricane Sandy, I had a six-month-old baby. And Jeyna will come in and tell you, but she was pregnant. Due, she was actually due in a month, she only had one month left. So I- my husband is a police officer, so of course he had to work. They had already set up cots for them to stay. So I actually came to stay with my grandparents here in town. And I was like, you know, "We'll be fine, but at least I'll have somebody, you know, having a baby and having a toddler at the time." But I specifically just remember I was going to be okay at my grandfather's because one, they have city water. So like when you lose electricity, you don't, you don't lose water because they still have, their system doesn't shut down. So that was one thing. But then two, we lost, when the floods came up, my grandfather had a boiler and we lost heat immediately. And here I was with a baby and a toddler. You know, no heat and then we had bought food but again thought that within 24 hours, you know, everything was going to be fine. I ended up actually being there for three days before I finally went to my mom's in Salisbury when I could get there and Jeyna was living there at the time. So I feel like after knowing that one, I needed electricity to keep at least even if I had a little portable heater or anything for my kids to keep them warm but then again, just being prepared for food, because I wasn't at all, you know, just not thinking that it was gonna be that big of a deal like it was.

Golladay: Where exactly were you at the time? Where was the- the house located?

Ward: Right on Jacksonville Road, so right when you come in town you see the big Food Lion on your right-hand side.

[Jeyna Grant arrives, side conversation begins 00:13:58]

Jeyna Grant (Grant): Hi, good morning. I'm Jeyna. Hi, how are you all? I work with Jessica. Sorry I was running a few minutes late, but I see you met Jessica already. And Eva [Arnold], are you on the phone?

Arnold: Yes, yes.

Grant: Nice to put a face for the name, they. But I'm sure she can give you all the information, and then some.

Arnold: Sounds good. We plan on interviewing you right afterwards.

Grant: Okay, that's fine. That's fine, so I'm sorry I was late, but I know she, uh, she'll probably give you everything you need, too. Can I get you guys anything?

Arnold: No, I think we're good.

Grant: Do you like coffee or water or anything?

Arnold: No, that's okay.

Golladay: I'm all fine, thank you.

Ward: That's good. Thank you love.

[Side conversation ends, 00:14:27]

Ward: But right on Jacksonville, when you're coming into town, there's a Food Lion right on your right-hand side as you were coming here. If you go, if you're going, when we go back out of town, if we go straight, it's the third house on the right, to like right here in town.

Golladay: And were you like just trapped in the house due to the floodwaters?

Ward: Yes, so and that's again Jacksonville Road is one of those roads that never floods. You'll see the side roads like the ditches and everything will get high. But I specifically remember my grandfather paying attention because across the street is a little street you could see right out on the front porch. And we watched the water start to cover the roadway over there. And he started panicking because the more it was, the closer it was coming to the front of their house. And the boiler, they have a basement, so the boiler was in the basement. And at that point, we did not have electricity because the wind had knocked it out, but you don't need electricity to run the

boiler. So he was convinced we were gonna be fine. And then next thing you know, as that second tide came, it came over and flooded their whole thing, got their basement and everything, flooded out that boiler.

[People speaking in background, 00:15:32-00:15:34]

Arnold: Do you feel that climate change is something people in Crisfield actively discuss or plan for?

Ward: You can close the door. [Door closes].

Ward: We're loud if you haven't noticed. [Laughs] Now, I don't really feel like people do. Only thing that you ever really hear, honestly, people- people in Crisfield say about the climate is crabbing and fishing. Like my- my father-in-law is a waterman. Typically, the season for them to put crab pots over was the middle of March, don't- don't quote me on the day, but it's somewhere around between the 16th and 20th of March. He has not put his pots over yet because he said that we've had such a cold winter and that the temperature of the water is still so cold that there's not any point until it gets a little bit warmer. So truthfully, other than hearing them talk about on the water, I don't really hear anything as far as like storms or like them changing anything else, just how they fish and crab and when the season is going to, you know, how it's going to affect their season. [pauses]

Golladay: But do they, do they talk about sea level rise, for example, like- like more specific things?

Ward: Not that I notice, honestly. A lot of your old timers don't think anything's changing or has changed. I'm sure I don't know if you ever really have spoken to anyone in Crisfield, but a lot of the old timers are, you know, they're just, they- they don't see much different than what it was as they grew up, you know. And I, and my grandfather never really says much anything. Once in a while he'll say that he noticed the same thing that I do about just the flooding in common areas, but not, didn't really say much about anything else.

Arnold: So you would say, the- there isn't an association between fishing or crabbing or water temperatures or flooding and stuff like that with climate change. It's more of a separate kind of thing.

Ward: To them, yes. If you, when you talk with them, yes, they more, they more so, it's all in their faith. And depending on what kind of winter you had is gonna depend on what kind of summer to them, just, you know, through their years, that's how they feel and see. And they still crab in the same places every year, so I never hear them really say anything about the climate change and any of that. You know, my father-in-law's 82 years old and still puts his pots in the same place. So he grew up on Smith Island, if you've ever heard of Smith Island has been doing

it since he was a young boy. He was in the war, and as soon as he got out of the war he came back and still been doing the same thing. Now he can talk to you about some changes he feels like over there, but not here. [pauses]

Golladay: So, just going back real quick to flooding, you mentioned that the entire basement flooded out with Hurricane Sandy. What kind of, like, economic impact has flooding or hurricanes had on like, you or like your family?

Ward: Personally, we've been lucky enough everybody did have flood insurance. I know that sounds, I know I'm an agent, but it is personally my personal family, we were lucky that, you know, everyone did have the flood insurance. Now, they did lean on the Red Cross a little bit when they came, just because flood insurance wasn't like, you know, it happened, but it wasn't they showed up the next day and handed you a check and said "Fix your, you know, fix everything." So like for instance, for the heat, my grandfather went to Red Cross, they gave him blankets and stuff, gave him, he went and found contractors that could come give him a little just to help the unit until he could figure out if it need to be completely replaced or how he could heat his house until. But personally, like working in here and seeing people, it was a very, very devastating for lots. I mean, they, they lost everything and nothing to- to fall back on until, they the- it wasn't the town, I should say, I mean that the city did try. The governor actually came down and declared Somerset County a disaster, which was helpful for other organizations to come in and help. They helped house people while it was going on, like because the water was around for so many days. They sent the National Guard in to help get people out of their houses and take them to safe places. But personally, we made out where we did have insurance and he did lean on them a little bit, but afterwards we were lucky. They were lucky that they had had and I'll be honest with you though, if he hadn't had a loan against his house, I can't promise you that he would have been so lucky to have that flood insurance because that's a big thing around here too. You know, people don't want to buy it unless they have to. I always kind of like, my boss, so we have a, it's not in here, but we have big Maryland portrait in one of the front offices and it shows you all the waterways that go up and the little you don't realize how many like little creeks or little things that come off through the state of Maryland. I've always said that I'm surprised that the whole state of Maryland doesn't need flood insurance because you think, "Oh that's never going to happen to me." But then you look at like Salisbury for instance and again I know it's not what you're talking about or asking me about, but I notice the more that it rains there's certain parts there that become flooded now and like they're starting to have issues. And like my years being here, I feel like you're starting to see, it kind of goes back to what you were saying, I don't know if it's climate, I don't know what it is, but I feel, I'll be here 15 years in August, and being here, I do feel like something is changing with these waterways that run up through Maryland that is definitely causing places to flood that they didn't before. Not to go off topic, but I've just came to my mind when you asked me that.

Arnold: So going off of that, you say you've seen areas flood more than they typically would here, especially in Crisfield already being very flood prone. Are there still people who don't necessarily have insurance or prepare as if that is the case?

Ward: Yes, there's lots of people that do not have it. They just don't feel there. One of the biggest things around here is they always, it's a, if you go down to Gordon's, which is a local coffee shop where all the older men go at three o'clock in the morning before they go out crabbing, they go there and have their coffee, and one of the things they always like to say is that, "Flood insurance doesn't cover tidal water." Well, that's not true. Flood insurance covers you from rising water from the ground up. It doesn't matter if it's tide, if it's rain, if it's your next-door neighbor could have a pool that got a hole in- a hole in it and it comes over to your house and flood your basement, it's all rising water from the ground up. But they, the old timers still think that it doesn't cover anything. I remember after Hurricane Sandy happened and one of the questions in Gordon's was, "Well why did all those people have flood insurance because it doesn't cover anything?" Like to the point that my boss and I, when we got down, we had binders of the claims that, you know, who had what coverage what they had that way if they needed our assistance like if they didn't get everything they need we could go through it. And I remember one day I was like, "I'm going to go through this binder and I'm just going to look and see." And she would have to quote me exactly, but I'm, it was over \$4 million that just our agency's flood insurance policies paid out on policies. But people don't, they don't feel like they still have that theory in their head that it's not, it doesn't cover anything. It's not worth it, doesn't work.

Arnold: So you think it's less due to not acknowledging the flooding, but more due to just misconceptions around insurance policies?

Ward: Both.

Arnold: Okay.

Ward: I would say probably 50-50 of both, like in denial that it's going to be that bad to also just misconception of what they could have coverage for. [pauses]

Golladay: So when you, so your grandfather had flood insurance, but like how long did it take to get the house like repaired from hurricane damages?

Ward: I would probably say two months, two and a half months. And that, really that was one, of course, waiting for the insurance to come out. But the other thing that was really hard for our area was contractors. We're so small down here, you can try and call Salisbury, but you know they have their own, if they already have their own jobs going on, but then also with so many people being devastated. You could pull as many local contractors as you could that did it. But the further you go up, there's only so many that can, you know, get out that quick. But honestly,

the other good thing, he really knew a lot about his own. He put it in himself, so knew, so he did a lot. It was mostly just waiting for the money and then waiting for parts to- to come in.

Golladay: So where did he live in the meantime? Did he stay in the house?

Ward: Yep, he stayed right there. Yep, and just did little space heaters, whatever he had to do for extra heat. Like I said, he was on city water, so our city water never got shut down. It did, they did cut it off and did not want you to bathe or cook in it because of the flood coming in in case it got contaminated. So they advised you to boil it before you used it. So he did, but being an old timer, he said that he took baths and worse things and he, didn't bother him.

Arnold: How do you think the local economy, particularly industries like fishing, crabbing, and tourism changed over the years?

Ward: It's definitely gone down a lot. I think it's more so just, there's, I have different- different- different feelings about it. One, the markets are really hard on the local watermen. Like just this week alone, they cut- they cut their bushel crabs by \$50. It was \$100 for a bushel and they cut them to \$50, you know, but then I also feel like there's not as much in the Bay. Regardless if you oyster, if you fish, or if you crab. I just don't feel like it's as plentiful as it used to be when I was kid. You know, there's also, you know, limits. The state has, you know, their limits have really, they've cracked down on them a lot. You know different reasons on what they can and can't do. A lot of the local waterman in here though have Virginia and Maryland licenses. Because you know the Bay is, you know, one second you turn and you're over in the Virginia line instead of this Maryland line but as long as you legally have a license you can catch them where you want and bring them back to Maryland and sell them or you can take them to Virginia and sell on whatever your market, but I definitely feel like I don't know if it's, what they're getting paid so they're not putting as much into it as they used to or if it is just that it's not out there to catch like it used to be. It's like I talked to my father-in-law and of course like I told you earlier he's not put over yet because it's been so cold right now, but once he does, I- I notice typically in the beginning of the year, things start to be slow. But when they cut the market too, he's not gonna waste his fuel and pay his mate and all that and go out when he can just do it, go out in two days and hope that there's more crabs and the market will come back up for him.

Golladay: Besides fishing, crabbing, how have other local businesses changed or grown or declined over the years?

Ward: Um, that's a great that they definitely have declined. We have our few local restaurants like Gordon's that I told you about where the gentlemen go that's been there for I think it's 106 years now that they've been open. They've been around, you have your carryout across the street, but we have had a lot of failed businesses. I remember when I was in high school, I used to bus tables right across the street from here for steamed crabs, just like a Red Roost or Old Mill that you could go to and get all you can eat crabs and all. We've lost that, you know, we don't, there's

nowhere, sad to say, but we're in Crisfield, there's nowhere here that you can come and sit down and have a restaurant and eat steamed crabs like, you know. Definitely the- the restaurant, the nice sit-down restaurant or like an all-you-can-eat is something that we have lacked for a long time. Now we have had one business that's recently just opened, Chesapeake Bay BBQ. She seems to be doing trying to get up on her feet. Winter time's hard because Crisfield's kind of like a tourism. A lot of people don't come here unless, you know, it starts getting warm out, so she's hopeful that she can take off and kind of pick up and she does have seafood, steaks, different things. The restaurant has really gone down. As far as things to do, I always feel like we never really paid for anything to do around here. It's just ride your bike, get on a boat, go fishing, go crabbing. All of that's still here. Really, it's kind of just places to eat. There isn't there isn't much to do. Like I said, if you don't, that's why I said it depends on what your perspective is when you come to Crisfield. Some people would say, and we don't have a bar life here. We have the local American Legion, they- they have a pretty waterfront. You can go down there and have a drink, but otherwise, there's not a Seacrets, so if you go to Chincoteague, they have a nice restaurant with a bar. We don't have any of that. So it's like if you come to Crisfield to do anything, it has to be like something on the water, you know, or hiking, riding a bike, or something like that. And I don't feel, I feel like when I was a kid, there used to be a lot more like on Main Street like I told you. The old Main Street [Tidey's?], I don't know if you've ever heard of Scher's in Pocomoke, the dress place. They used to have a Crisfield office, used to be like where you could go rent movies but like all of that's kind of changed too. You know, like we don't, you know, you do all that on your TV now, so like there wouldn't be a reason for that. Dresses, there's just not much of a market here. We just drive to Pocomoke. So I do feel like those kinds of things have disappeared, but not necessarily Crisfield's fault, just the way that our economy and our world's changed over the years. You just don't kind of utilize those things anymore. It's funny, he said that too. We used to, at one of the movie stores, we used to have, he just posted his on his time hop yesterday. They actually closed up after COVID. So he used to have, he did DVDs for a while and then I don't know if you remember, I know it'll be recorded, but they used to burn DVDs at first. They used to have all of those, but when COVID came along, they- they had to shut everything down. But again, everybody streams everything nowadays too, so.

Arnold: Do you think the lack of restaurants and the closing of a lot of businesses is due to people moving away?

Ward: I do, and just, we talk about this, that's one of the things that we say all the time, but it's just you, we would love to have be like a little tourism you know like to have like a- and not saying that we aren't—we do—but there also isn't much to bring people here and I do feel like the businesses closing, the restaurants not being like, I mean, people drive all the way down to the Red Roost to go to an old chicken house that's a crab place and there's nothing else down there and you drive miles and miles and- and that you just go there to eat crabs so if they'll drive down there, you know, if we had something like that and then people could walk around to the little shops that. So we do have three little shops that are open here that, you know, people can go

and visit. There's also the Arts Council that's down there. It's just finding something to bring them there and I do feel like a decent restaurant, any decent restaurant that's successful and is promoted enough will bring people from anywhere. I know where I travel to go eat food so I'm sure that there's other people like myself.

Arnold: Do you have any opinions on how the city, county, or state has handled either flooding issues or these issues with establishing and keeping businesses going?

Ward: Probably all three, truthfully. Definitely, you know, first and foremost is probably the city because we're more so we're city limits, anything that you do right here in town. They do make things very, in my opinion, have not made things very easy or welcoming for people to want to come. They did recently just put out a grant for businesses to try and get businesses open back up. I think it was like a \$30, it was like a \$30 or \$35,000 grant. If you would go in a certain building and they would help you. But you had to be a business that was in business during COVID, and were forced to go home and lost your place of business. Sometimes I feel like if they would focus on tourism, we could go a long way. Like if they took their grants and focused on things that would want to bring people, it would definitely help for sure. I can't really say that the state or the county, just because we're- we're in city limits, I feel like the city controls that the bulk of it. I will say that Mary Beth Carozza does a lot for the City of Crisfield. She'll- she'll come down and anything that she can help with as far as grants or anything. If you reach out to her personally and say, you know, "Hey, Mary Beth, I'm trying to do this in Crisfield," she'll do her best to try to help you find the resources that she can. She came down for, she comes down for, that was another event that I forgot about, the clam- the crab and clam bake. I don't know if you've ever heard about that, but it's usually elections. Every year in September now, it used to be the third Wednesday of July every year. But it's all about politicians, pretty much. But it is all you can eat. You pay a ticket. It's all you eat seafood, fruit and all and she came down for that one time and pretty much fell in love with Crisfield and she kind of comes to anything that Crisfield has and like I said she'll- she'll definitely help.

Arnold: I know you mentioned the grant that was that was helping businesses. Are there any other projects or grants regarding the economy or flooding, the environment, whatever it may be, that excite or concern you?

Ward: No, they had a while back, there was supposed to be, and I don't want to quote too much, I'd have to pull up my email and look, but there was something that was supposed to be. One of the biggest things that the old-timers say is that our floodgates haven't been- haven't been taken care of like they should be. And a little while back there were some emails that went out from the city that they were getting a grant to work on them or to make sure that they had been properly flowing like they were supposed to. However, you heard that they are doing it, but you've never seen or heard anything from them, so you have you know, there's no follow-up or any kind of, you know, like to tell you exactly what's- what's going on. You can see that they're proposing it

and the money that they've proposing but you don't ever hear about it being followed through with or, you know, what they did with it if they got the money.

Golladay: How long, how long has it been since- since you've heard about it but haven't seen anything going on?

Ward: I would say, let's see, Sandy has been 13, October will be 13 years. It's probably about five or six years after that is when they started putting it out there about that and then, not that it has anything to do with the flooding, but the- the city water lines, they need some help with those. [pauses]

Arnold: Do you think that the water and all of the activities and jobs surrounding the water are likely to keep younger generations in Crisfield or do you think they're more likely to move away?

Ward: If they're family oriented, definitely. I think that they will definitely keep them going, and that is one of the things about a lot of the big seafood businesses here. They either started with their grandparents or their great grandparents, and then their parents did it, and then now they're starting to where they're doing it. I think those businesses will definitely stay. Jeyna is a good one to talk to about. This is our office alone, so she runs it now. Her father ran it and before her father, her grandfather is the one that started it. So, and that's not just in seafood, but I feel like all the local businesses that have been family started and oriented are doing pretty well at staying both, you know, for seafood and any- anything kind of in town like herself. Or like we have a car dealership on your way out, there's two of them. Both family-owned, have been family owned and still are. Now I unfortunately do feel like give or take if somebody comes in from out of town. If they don't see it making money, the first thing they do is shut it down and that's what happened with that seafood restaurant that I was telling you about over here. It was locally owned for years and the- the gentleman actually had an open seafood market underneath of it where you could come and get fresh seafood to buy yourself, take it home and cook it, then upstairs you could eat at the restaurant. It's family-owned, went great and as soon as he sold it to someone out of town, they did it for one year. It wasn't doing anything for them and they left and they still own the building. But they, you know, they own another restaurant, so I think this is a write-off for them. That they're not making any money on it, they don't have any interest in selling it. So it's just kind of sitting there. And I do feel like that's a couple, a few of the different vacant areas, same scenario, like they thought they loved Crisfield, they wanted to come here, they wanted to try it, tried it, wasn't what they thought it was, so they just up and leave versus your local family-owned, you know they. I don't know if it's because they've been born and raised, or because they love Crisfield and just want to keep it going, or if, you know, they're actually just making money and want to continue to do it, you know. But it does seem like the family business is what sticks, for sure.

Arnold: So you think most of the younger people who are here are tied to family businesses and stuff like that?

Ward: Yes, definitely, yep. And a lot of them that actually go away, you know, like actually go away to college and all. It's very rare that you ever see them come back, you know, except for like events to visit or to see family. But like if they move away and find like a different career that's not here, it's not typical that you see them actually, you know come back.

Golladay: So you mentioned you- you had a daughter at the time of Hurricane Sandy. Was she like, raised around here, or?

Ward: So I had, that was my little boy, but yep they're, all three of mine have been born and raised here. They go to local private school, Holy Grove Christian School in Westover. Neither, so I, at the time of Hurricane Sandy, I had a, he was born in March, so he was six months old, and I had three-year-old. And neither one remember it, because I, you know, will say often, like, "Do you remember, you know, any parts of it?" but neither one of them really remember. Obviously, the baby wouldn't at all, but my toddler, you know, like they put when my grandfather did, that was one of the things that was, you know, kind of fun and like from our area. But a lot of the kids would just go out and put their rain boots on and go out and play in the flood. They didn't, you know, didn't make a difference to them until they got cold. It was fun and something different, but they didn't don't remember it at all. Yep. But they're, yep, born raised pretty much can, they love to crab, fish. So we live in Westover, but we're one of the little tributaries that come off; we're on the Manokin. So my- my in-laws live right next door and have a dock. So we have little crab pots and we fish off that little dock a lot. They love it.

Arnold: So besides the life surrounding the water, what is it like raising kids in Crisfield? Do you ever wish there were more like community, not so much events, but maybe buildings or structures that were geared towards children?

Ward: I do. I do love that they're in a small town. A small town is not for everybody, but I do love that, you know, they're somehow or another, they know somebody rather, you know, at school or mommy's work, daddy's work. You know, like everybody kind of knows everybody. But I do worry that when they get older, they will probably, you know, not that I want them to go, but be successful. But being successful would probably not be them staying here, you know, for sure unless depending on what they decide that they want to do if it's something that I thought that they could come back here and bring Crisfield back to life then, you know, I do fear that they will probably move and not come back. I talk about it all the time. My husband and I say we're gonna have to get a motorhome and travel because it's the only way that we're going to see of three of them anyway. There was something else you asked me though that I was going comment about. I can't remember your last question.

Arnold: Maybe as far as like infrastructure, do you wish there was more?

Ward: I do, that was one of the things that you said about and more for the kids to do so I- I will give the- the city and my generation props because I- one of the things that really fell off that's come back though is like a Girl Scouts, Boy Scouts, really fell off I don't know if you guys how old you guys are but you know my age when I was younger, it was around and there was a time that it fell off and disappeared. That's really come back around the youth groups at church, same thing. When I was in, when I was a teenager, we pretty much spent every day of the week going to one or the other of the churches because every youth group had something different or they were going on different trips. That's something that's starting to, just within this last year, finally getting like coming back around for them. I also like the local arts council and stuff. Just within the last couple years they've started doing summer camps for the kids with art classes and different things. That was something that, you know, we never had. There for a while, there wasn't anything for the kids to do once school was out, no camps. One of the things that I really have always said is would be nice in Crisfield is a daycare. You know, the only thing that you have here is home daycares. And they can only take eight kids maximum, two being under two. You can imagine, you know, a lot of people do work out of town and have to, but it's also hard when you work nine to five, or eight-thirty to five and your kids here in Crisfield, your daycare opens at seven, your daycare closes at five. How do you make, that's really, you know, it's really hard but I always felt like if we had a nice daycare center that they could be much easier for a lot of people around here. A lot more people could probably actually get to work full-time jobs instead of working around daycare schedules.

Arnold: Are you hopeful for the future of Crisfield and where would you like to see it headed in the next 20 years?

Ward: I'm always hopeful, I guess because, you know, just being born and raised here, I'm always hopeful that things are going to come back. I'm just hopeful that there's, that either the, you know, the city forms a board or that there's a different organization that can form a board that will help bring Crisfield back and help these businesses that want to come here, find the money or the grants that they can to bring it here to make it successful. I would love to see the tourism, you know, like you have in Chincoteague or Onancock, like I think of little places like that- that, you know, they're- they're not much bigger than us or even a little bit smaller than us and, you know, you hear about them and they're successful. And I just hope that in my time, I get to see Crisfield, you know. Here, this is, this is West Main Street, but when you go past the fire department, if you go straight to the right, that's the old Main Street, that's the original, so this that you're on used to be the railroad tracks years ago. It's how they came to the water right here where the depot is and it went back out. And then when the train left, this became West Main Street and the original Main Street that's down there. If you go down Main Street now, it's very sad. There's not, you got your post office, but other than that, a post office, laundromat, city hall and dollar general. And other than that, that's sad. So I'm hopeful that that, and I'm very hopeful that the city will find a way. There are a lot of beautiful homes that could be taken care of, but they don't, but there's no limits for them. Like they don't, there's nothing in the city that mandates

them that they have to keep the upkeep, you know, in like surrounding areas. Like if you go to St. Michael's or you go to Easton or like any of those places in the city there's, they have codes that they have to follow, like the grass has to be cut, the- the house either has to be upkept or taken down. I just would love to see some kind of, because I feel like that would be really good for us. I know we're, I know we're not, you know, not made of money around here, as they say, you like it's kind of poor, you know, the poorest county. But I'm just hopeful that there would be ways that the city could find ways, grants or anything to help these people. Like, you know, if you put in this much, there's a grant to help you restore to this much, you know. They found grants after Sandy to actually help people get new homes. So I feel like there has to be something out there that can help them bring Crisfield back to life too, with the helps of people.

Golladay: So- so do you plan on staying here and sticking around to hopefully see that?

Ward: I do. Yep, I plan myself, my husband and I always say we're have to get a motorhome and travel to see our kids because we know that they're not. But we do plan to stay, it's home to us. I don't think that we would, we've talked about moving but I don't see it's something that if we did it would be very temporarily or we would be, we call them snowbirds around here. Where they're here in the summertime and then they go to Florida or somewhere for the other six months. I could see myself doing that, but I could never see myself leaving, you know, and never coming back.

Golladay: And- and you've mentioned this phrase a few times, the fact that everybody knows everybody. And so is that one of the things that keeps you around, keeps you in touch with the community?

Ward: Probably, yes. Definitely. It's always nice when you, and one of the other things that we always hear that like they joke around about is how friendly everyone is. You know, like we walk into the store and everybody's like smiling, "Hey, how was your day? How's your granddaughter? How was your dog?" you know like, it's one of those things versus like one of the gentlemen that graduated from here, he married somebody from New Jersey. And she always says that when she comes down here, she doesn't know what to do. Because in New Jersey, she said, "I walk in and I get a coffee. You don't look at anybody. You don't say hi, you don't hold a door. You don't do anything," and she's like, so when I come down here I have to remember, "Okay, I can say, hi, hope you have a great day." And that's definitely something that I love. I mean, it has its perks. Of course, everybody knows your business. Everybody wants to know everything that's going on, your deepest, darkest secrets. But all in all, it's- it's nice. It's like a, it's like a big family in- in its own way. [pauses]

Arnold: What sort of wisdom would you share with the next generation, whether it be children in Crisfield or outside of Crisfield?

Ward: That's a great question. That's a very great question for somebody like me. My wisdom for the next generation would be to save every penny that you have because you don't know where this economy is going, one way or the other. Really, honestly, I just, to love people, remember to forgive, be nice. I know that doesn't sound like something that most people would say, but that's one of our biggest things around here is like, I feel like we get along so well because you do learn to forgive. You do, you know, you know that I know I could call Bob six houses down from me and say, "Hey Bob, I don't have any water right now," like "I'll be right there," you know, but I think that all comes from us all, everybody coming together. And just remember that just because you're having a bad day doesn't mean that someone else doesn't need a hug or doesn't need, you know. I'm not a good one to answer that question, I'm sorry, but.

Arnold: No, that was perfect.

Golladay: And, like, as we're wrapping up, if you have anything you want to say about Crisfield or, you know, just- just anything you wanna, anything in particular you think that we've missed. Do you have any information?

Ward: I don't think so. I think you guys have pretty much, you know, you've covered it. It's its own little area, that's for sure. But I feel like if you ask around, there's a lot of little Crisfields here and there. It's just dependent on, like, you know, hearing it. But no, I feel like hopefully we can move upward someday. I'm hopeful. I'm sure she's [Jeyna] going to come in here and tell you the same thing. And her dad, her dad was all about Crisfield. He instilled, and I feel like he instilled that in us a- a lot, working for him was anything you can do to give back to the community. And I don't know, I thank you all over giving me your time. I hope I answered your questions okay, and didn't leave anything out.

Golladay: It was awesome. Thank you.

Ward: Yeah.

Golladay: Thank you so much for your time.

Ward: Yes.

Golladay: We really appreciate it.

Ward: No problem.

Golladay: And, I guess that's it. I'm gonna press the stop button.

Ward: Okay.

[Transcript Ends]